

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 2 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Stephen Borace, Jr.
Alexis L. Borace**

Case No.: **19-26242 VFP**
Judge: **Honorable Vincent F. Papalia**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original ☐ Modified/Notice Required Date: **08/12/2020**
☐ Motions Included ☒ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DES Initial Debtor: S B Initial Co-Debtor ALB

Part 1: Payment and Length of Plan

a. The debtor has paid **\$12,850.00** to the Chapter 13 Trustee. Starting on **August 1, 2020** the debtor shall pay **\$1,000.00** for **10 months**, followed by **\$1,518.62** for the remaining months **62 months** of the Plan. Debtor is to pay his yearly bonus of **\$10,000** directly to the Chapter 13 Trustee starting **February 1, 2021** for the remaining months of the Plan.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
 Description:
 Proposed date for completion: _____

☐ Refinance of real property:
 Description:
 Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
 Description:
 Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:
 The Debtor has forty-eight (48) months remaining in their Chapter 13 Plan and is extending the Plan an additional twenty-four (24) months. The Debtor is extending the Chapter 13 Plan due to Stephen Borace, Jr. contracting COVID-19, which, as a result, required him to be absent from work. Additionally, this required Alexis Borace to leave her employment in order to tend to their children's necessity's at home. As a result, the Debtor's became delinquent in their Chapter 13 plan payments and are extending the plan in order to cure the arrears owed to the Standing Chapter 13 Trustee.

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Scura, Wigfield, Heyer, Stevens & Cammarota, LLO	Attorney Fees	2,750.00
Internal Revenue Service	Taxes and certain other debts	12,000.00 (estimated)
New Jersey Division of Taxation	Taxes and certain other debts	Unknown

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
----------	------------------	--------------	-------------------

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
----------	----------------------------	-----------	----------------------------	---	--

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
----------	----------------------------	-----------	----------------------------	---	--

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
------------------	------------	---------------	-----------------	--

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in

Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
----------	------------	----------------	------------------------	----------------	--	----------------------	-------------------------

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
----------	------------------------------	---------------------------------	--------------------------

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
Mrc/united Wholesale Mortgage
RoundPoint Mortgage Servicing Corporation
HOA

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
----------	------------	--

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☒ Not less than 100 percent
- ☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
----------	-----------------------------------	-----------	-------------------

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected,

except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Ally Financial	0.00	Auto lease	Assumed	417.00
Ford Credit	0.00	Auto lease	Assumed	335.00

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
----------	----------------------	--------------	----------------	---------------------	-----------------------------	---	------------------------------

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
----------	------------	----------------	------------------------	----------------	--	---

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
----------	------------	----------------	------------------------	-----------------------------	--

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: December 16, 2019

Explain below why the plan is being modified:	Explain below how the plan is being modified:
To roll the arrears owed to the Chapter 13 Standing Trustee, and, ultimately, extend the date an additional twenty-four (24) months due to the impact COVID-19 has had on the Debtors'.	Part 1A: To change the Chapter 13 Plan payment in an effort to account for the plan payment arrears. As such, the plan end date is now modified to end in seventy-two (72) months.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: August 12, 2020

/s/ Stephen Borace, Jr.
 Stephen Borace, Jr.
 Debtor

Date: August 12, 2020

/s/ Alexis L. Borace
 Alexis L. Borace

Joint Debtor

Date August 12, 2020

/s/ David L. Stevens

David L. Stevens 034422007 NJ

Attorney for the Debtor(s)

Certificate of Notice Page 8 of 9

United States Bankruptcy Court
District of New JerseyIn re:
Stephen Borace, Jr.
Alexis L. Borace
DebtorsCase No. 19-26242-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 49

Date Rcvd: Aug 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2020.

db/jdb
cr
518503148 +Stephen Borace, Jr., Alexis L. Borace, 29 Craig Court, Totowa, NJ 07512-1124
+Nationstar Mortgage LLC d/b/a Mr. Cooper, Stern, Lavinthal & Frankenberg, LLC,
105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701

518423473 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518423474 +Bank of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413
518512210 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518423477 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518542897 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518423478 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
518443630 +Computer Credit, Inc., 640 West 4th Street, PO Box 5238, Winston Salem, NC 27113-5238
518423480 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
Mason, OH 45040-8999

518429145 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000,
Detroit, MI 48255-0953)

518423482 +Ford Credit, P.O. Box 152271, Irving, TX 75015-2271
518423485 #+Marianne Ecanosti, 10 Sunrise Drive, Wayne, NJ 07470-4230
518423486 +Mrc/united Wholesale M, 585 South Blvd E, Pontiac, MI 48341-3163
518503574 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
518443631 +New York Eye & Ear Infirmary, Attn: Finance Dept., 310 East 14th Street,
New York, NY 10003-4297

518423489 +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
518423490 +RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409,
Charlotte, NC 28219-9409

518531219 +RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715-0200
518423487 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: New Jersey Division of Taxation,
Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,
Trenton, NJ 08695)

518423494 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001
(address filed with court: Wells Fargo Bank Ia N, Attn: Bankruptcy Dept, Po Box 6429,
Greenville, SC 29606)

518423493 +Wells Fargo Bank, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438
518423495 +Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a,
Des Moines, IA 50328-0001

518449888 +Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
518503081 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Aug 19 2020 23:26:27 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 19 2020 23:26:26 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

518534459 E-mail/Text: ally@ebn.phinsolutions.com Aug 19 2020 23:25:39 Ally Bank Lease Trust,
PO Box 130424, Roseville MN 55113-0004

518423472 +E-mail/Text: ally@ebn.phinsolutions.com Aug 19 2020 23:25:39 Ally Financial,
Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901

518423475 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 19 2020 23:36:25 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

518454227 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 19 2020 23:36:00
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518423479 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 19 2020 23:26:12
Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

518423481 E-mail/Text: mrdiscen@discover.com Aug 19 2020 23:25:46 Discover Financial,
Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850

518542900 E-mail/Text: bnc-quantum@quantum3group.com Aug 19 2020 23:26:21
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
Kirkland, WA 98083-0657

518434641 E-mail/Text: mrdiscen@discover.com Aug 19 2020 23:25:46 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

518423484 +E-mail/Text: sbse.cio.bnc@mail@irs.gov Aug 19 2020 23:25:59 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346

518534725 E-mail/Text: JCAP_BNC_Notices@jcap.com Aug 19 2020 23:26:35 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617

518423476 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 19 2020 23:36:21 Chase Card Services,
Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 49

Date Rcvd: Aug 19, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518573731 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 19 2020 23:35:24 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587,
LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
518573730 E-mail/PDF: resurgentbknofications@resurgent.com Aug 19 2020 23:35:25 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518423488 +E-mail/Text: bankruptcy@prosper.com Aug 19 2020 23:26:43 Prosper Funding LLC,
221 Main Street, Suite 300, San Francisco, CA 94105-1909
518539170 +E-mail/Text: bncmail@w-legal.com Aug 19 2020 23:26:32 Prosper Marketplace Inc.,
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518530534 E-mail/Text: bnc-quantum@quantum3group.com Aug 19 2020 23:26:21
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518425948 +E-mail/PDF: gecsedirecoverycorp.com Aug 19 2020 23:35:41 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518538399 +E-mail/PDF: gecsedirecoverycorp.com Aug 19 2020 23:36:12 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518423491 +E-mail/PDF: gecsedirecoverycorp.com Aug 19 2020 23:35:08 Synchrony Bank/ JC Penneys,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518423492 +E-mail/PDF: gecsedirecoverycorp.com Aug 19 2020 23:35:39 Synchrony Bank/Care Credit,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518520385 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 19 2020 23:36:00 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518423483 HOA
cr* +Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518524485* Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2020 at the address(es) listed below:

David L. Stevens on behalf of Debtor Stephen Borace, Jr. dstevens@scura.com,
ecfbkfilings@scuramealey.com/lrichard@scura.com/leon@scura.com/martinezcr93878@notify.bestcase.c
om
David L. Stevens on behalf of Joint Debtor Alexis L. Borace dstevens@scura.com,
ecfbkfilings@scuramealey.com/lrichard@scura.com/leon@scura.com/martinezcr93878@notify.bestcase.c
om
Denise E. Carlon on behalf of Creditor Roundpoint Mortgage Servicing Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Maria Cozzini on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
mcozzini@sternlav.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Roundpoint Mortgage Servicing Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7